

# United States Bankruptcy Court

Eastern District of Texas

Case No. 04-11155

Chapter 13

In re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Ben Cobbinah  
5655 Theresa  
Beaumont, TX 77705

Treva Edwards Cobbinah  
aka Treva January  
5655 Theresa  
Beaumont, TX 77705

Social Security No.:

xxx-xx-4703

xxx-xx-5382

Employer's Tax I.D. No.:

## DISCHARGE OF DEBTOR AFTER COMPLETION OF CHAPTER 13 PLAN

It appearing that the debtor is entitled to a discharge,

### IT IS ORDERED:

The debtor is granted a discharge under section 1328(a) of title 11, United States Code, (the Bankruptcy Code).

BY THE COURT

Dated: 4/5/10

Bill Parker  
United States Bankruptcy Judge

**SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.**

## **EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 13 CASE**

This court order grants a discharge to the person named as the debtor after the debtor has completed all payments under the chapter 13 plan. It is not a dismissal of the case.

### **Collection of Discharged Debts Prohibited**

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

### **Debts That are Discharged**

The chapter 13 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt is provided for by the chapter 13 plan or is disallowed by the court pursuant to section 502 of the Bankruptcy Code.

### **Debts That are Not Discharged.**

Some of the common types of debts which are not discharged in a chapter 13 bankruptcy case are:

- a. Domestic support obligations;
- b. Debts for most student loans;
- c. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- d. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- e. Debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual (in a case filed on or after October 17, 2005);
- f. Debts provided for under section 1322(b)(5) of the Bankruptcy Code and on which the last payment is due after the date on which the final payment under the plan was due;
- g. Debts for certain consumer purchases made after the bankruptcy case was filed if prior approval by the trustee of the debtor's incurring the debt was practicable but was not obtained;
- h. Debts for certain taxes to the extent not paid in full under the plan (in a case filed on or after October 17, 2005); and
- i. Some debts which were not properly listed by the debtor (in a case filed on or after October 17, 2005).

**This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.**

# CERTIFICATE OF NOTICE

District/off: 0540-1  
Case: 04-11155

User: judicej  
Form ID: 13Y

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Total Noticed: 77

Date Rcvd: Apr 05, 2010

The following entities were noticed by first class mail on Apr 07, 2010.

db/jdb +Ben Cobbinah, Treva Edwards Cobbinah, 5655 Theresa, Beaumont, TX 77705-6322  
cr ++SECURITY FINANCE CENTRAL BANKRUPTCY, P O BOX 1893, SPARTANBURG SC 29304-1893  
(address filed with court: SFC-Central Bankruptcy, 209 Dawson Rd. Ste. 4B,  
Columbia, SC 29223)  
cr +U.S. Bank, N.A., c/o Barrett Burke Wilson Castle Daffin, 1900 St. James Place, Suite 500,  
Houston, Tx 77056-4125  
cr +US Bank Home Mortgage, c/o Barrett Burke, 1900 St. James Place, Suite 500,  
Houston, TX 77056-4125  
3812446 A T & T Worldnet, P.O. Box 8222, Aurora, IL 60572-8222  
3812447 Anesthesia Associates, P.O. Box 5587, Beaumont, Texas 77726-5587  
3812448 Associates/Citibank, Credit Card Services, P.O. Box 142319, Irving, Texas 75014-2319  
3812449 +Attorney General, Taxation Division - Bankruptcy, Box 12548 - Capitol Station,  
Austin, TX 78711-2548  
3812450 Baylor Med Care, P. O. Box 4800, Houston, Texas 77210-4800  
3812451 +Baylor Med Care, c/o Account Service, 1802 N.E. Loop 410, Suite 400,  
San Antonio, Texas 78217-5221  
3812452 +Beaumont Finance, 366 Fannin, Beaumont, Texas 77701-3206  
3812453 Beaumont Pathology Assoc., P.O. Box 7408, Beaumont, Texas 77726-7408  
3812454 +Beaumont Pathology Assoc., c/o Recovery Service Bureau, P. O. Box 7369,  
Beaumont, Texas 77726-7369  
3812455 +Beaumont Surgical Associates, 3560 College, Beaumont, Texas 77701-4614  
3812458 +Capital One, c/o CCB Credit Services, 1045 Outer Park Dr., Springfield, IL 62704-4463  
3812457 +Capital One, c/o Encore Receivable Management, 400 N. Rogers Rd., Olathe, KS 66062-1212  
3812459 +Capital One, c/o Northland Group, P.O. Box 390846, Mail Code CP10, Edina, MN 55439-0846  
3812461 Catherine's, c/o OSI Collection Services, P.O. Box 946, Brookfield, WI 53008-0946  
3812460 +Catherine's, P.O. Box 8181, Gray, TN 37615-0181  
3812464 +Chase, c/o Collectcorp, 300 International Dr., Suite 100, Williamsville, NY 14221-5783  
3812463 +Chase, c/o Alegis Group, 15 S. Main St., Suite 600, Greenville, SC 29601-2768  
3812462 Chase, P. O. Box 154902, Wilmington, DE 19850-5902  
3812466 +Christus St. Elizabeth Hospital, c/o TLRA, 2600 N. Loop West, Suite 240,  
Houston, Texas 77092-8900  
3812465 Christus St. Elizabeth Hospital, P.O. Box 840968, Dallas, Texas 75284-0968  
3812468 Christus St. Elizabeth Hospital, c/o ARMS, P.O. Box 650780, Dallas, Texas 75265-0780  
3812467 Christus St. Elizabeth Hospital, c/o Recovery Service Bureau, P.O. Box 7369,  
Beaumont, Texas 77726-7369  
3826776 +CitiFinancial, PO Box 1646, Nederland, TX 77627-1646  
3812469 Citibank, P.O. Box 6000, The Lakes, NV 89901-6001  
3812470 +Citibank, c/o Law Office of Regent & Assoc., 2650 Fountainview Dr., Suite 332,  
Houston, Texas 77057-7661  
3812471 +Citifinancial, 1515 S. Hwy. 69, Nederland, Texas 77627-7807  
3825304 +Conn CC, L.P., d/b/a Conn Credit Company, P O Box 2358, Beaumont, Texas 77704-2358  
3812472 +Conn's Credit Corp., Attn: Legal Department, P. O. Box 2358, Beaumont, TX 77704-2358  
3812474 +Cypress Fairbanks Medical Center, c/o NCO Financial Systems, 25210 Crenshaw Blvd.,  
Torrance, CA 90505-6134  
3812473 Cypress Fairbanks Medical Center, c/o Central Financial Control, P.O. Box 80953,  
Dallas, Texas 75380-9053  
3812475 +Delta Loans, 95-B North 11th Street, Beaumont, Texas 77702-2229  
3812477 Discover, c/o Encore Receivable Management, P.O. Box 3330, Olathe, KS 66063-3330  
3812478 +Eric Dineen, MD, 148 S. Dowlen, PMB 613, Beaumont, Texas 77707-1755  
3812479 +Eric Dineen, MD, c/o Cisco, Inc., 1702 Townhurst, Houston, Texas 77043-2811  
3812482 +Gordon's Jewelers, c/o OSI Collection Services, P.O. Box 983, Brookfield, WI 53008-0983  
3812480 Gordon's Jewelers, P.O. Box 9025, Des Moines, IA 50368-9025  
3812481 Gordon's Jewelers, c/o Encore Receivable Management, P.O. Box 3330, Olatha, KS 66063-3330  
3812483 Home Furniture, P.O. Box 105981 Dept. 52, Atlanta, GA 30353-5981  
3812484 Home Furniture, c/o Arrow Financial Services, P.O. Box 469005, Chicago, IL 60646-9005  
3812487 LabCorp, P. O. Box 2240, Burlington, NC 27216-2240  
3812488 Lauree Thompson, M.D., P.O. Box 4703, Dept. TX 10065, Houston, Texas 77210-4703  
3812489 +Liberty County CAD, P.O. Box 1810, Liberty, Texas 77575-1810  
3812490 +Liberty County TAC, P.O. Box 10288, Liberty, Texas 77575-7788  
3812492 +Monogram CC Bank of Georgia, c/o Arrow Financial Services, 5996 W. Touhy Ave.,  
Niles, IL 60714-4610  
3812493 +Radiology Assoc., P. O. Box 12480, Beaumont, Texas 77726-2480  
3812494 SBC Long Distance, P.O. Box 660688, Dallas, Texas 75266-0688  
3812495 SBC Southwestern Bell, P. O. Box 930170, Dallas, Texas 75393-0170  
3956396 +SBC Southwestern Bell Telephone Co., c/o Bankruptcy Dept., PO Box 769,  
Arlington, TX 76004-0769  
3939921 +SFC - Central Bankruptcy & Recovery Dept., 209 Dawson Rd. Ste. 4B, Columbia, SC 29223-1740  
3812496 State Comptroller of Texas, c/o Office of the Attorney General, P. O. Box 12548,  
Austin, TX 78711-2548  
3812497 +Sun Loan, 49 N. 11th Street, Beaumont, Texas 77702-2224  
3812498 +Sunbelt Credit, 360 Fannin St., Beaumont, Texas 77701  
3812499 Texaco/Citibank, P.O. Box 15687, Wilmington, DE 19850-5687  
3812502 +Texaco/Citibank, c/o Northland Group, P.O. Box 390905, Edina, MN 55439-0905  
3812500 Texaco/Citibank, c/o Plaza Associates, P.O. Box 18008, Hauppauge, NY 11788-8808  
3812501 +Texaco/Citibank, c/o LTD Financial, 7322 SW Freeway, Suite 1600, Houston, Texas 77074-2053  
3812505 U.S. Bank Home Mortgage, P.O. Box 790415, St. Louis, MO 63179-0415  
3937936 +U.S. Bank, N.A., c/o National Default Servicing Corp., 2525 Camelback, Ste. 200,  
Phoenix, AZ 85016-4224  
3938089 +U.S. Bank, N.A., c/o National Default Servicing Corporati, 2525 Camelback, Ste 200,  
Phoenix, AZ 85016-4224  
3844229 ++US BANK, PO BOX 5229, CINCINNATI OH 45201-5229  
(address filed with court: US Bank, PO Box 5229, Cincinnati, OH 45201)  
3812507 US Bancorp, P.O. Box 790139, St. Louis, MO 63179-0139

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Form ID: 13Y

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3812506 +United States Attorney, Eastern District of Texas, 350 Magnolia, Suite 150,  
Beaumont, Texas 77701-2254  
3812508 +Walter J. Bordages, Ph.D., 6885 Phelan Blvd., Beaumont, Texas 77706-5993

The following entities were noticed by electronic transmission on Apr 05, 2010.

cr E-mail/Text: bknotice@ncmlc.com NCM TRST, 8245 Tournament Drive,  
Suite 285, Memphis, TN 38125  
3812456 EDI: CAPITALONE.COM Apr 05 2010 19:18:00 Capital One, P.O. Box 85015,  
Richmond, VA 23285-5015  
3983206 +EDI: CAPITALONE.COM Apr 05 2010 19:18:00 Capital One FSB, PO Box 85167,  
Richmond, VA 23285-5167  
3812460 +EDI: CITICORP.COM Apr 05 2010 19:18:00 Catherine's, P.O. Box 8181, Gray, TN 37615-0181  
3812469 EDI: CITICORP.COM Apr 05 2010 19:18:00 Citibank, P.O. Box 6000, The Lakes, NV 88901-6001  
3812476 EDI: DISCOVER.COM Apr 05 2010 19:18:00 Discover, P.O. Box 15251,  
Wilmington, DE 19886-5251  
3812485 EDI: IRS.COM Apr 05 2010 19:18:00 Internal Revenue Service, P.O. Box 21126,  
Philadelphia, PA 19114  
3812491 EDI: RMSC.COM Apr 05 2010 19:18:00 Monogram CC Bank of Georgia, P.O. Box 9001557,  
Louisville, KY 40290-1557  
3812494 EDI: ATTWIREBK.COM Apr 05 2010 19:18:00 SBC Long Distance, P.O. Box 660688,  
Dallas, Texas 75266-0688  
3812495 EDI: ATTWIREBK.COM Apr 05 2010 19:18:00 SBC Southwestern Bell, P.O. Box 930170,  
Dallas, Texas 75393-0170  
3873585 EDI: RESURGENT.COM Apr 05 2010 19:23:00 Sherman Acquisition LP., its successors and assign,  
P.O. Box 10587, Greenville, SC 29603-0587  
3812503 +E-mail/Text: redpacer@twc.state.tx.us Texas Workforce Commission,  
TWC Building - Tax Dept., Austin, TX 78778-0001  
3938089 +EDI: USBANKARS.COM Apr 05 2010 19:18:00 U.S. Bank, N.A.,  
c/o National Default Servicing Corporati, 2525 Camelback, Ste 200, Phoenix, AZ 85016-4224  
3937936 +EDI: USBANKARS.COM Apr 05 2010 19:18:00 U.S. Bank, N.A.,  
c/o National Default Servicing Corp., 2525 Camelback, Ste. 200, Phoenix, AZ 85016-4224  
3844229 EDI: USBANKARS.COM Apr 05 2010 19:18:00 US Bank, PO Box 5229, Cincinnati, OH 45201  
3812507 EDI: USBANKARS.COM Apr 05 2010 19:18:00 US Bancorp, P.O. Box 790139,  
St. Louis, MO 63179-0139  
3918114 EDI: ECAST.COM Apr 05 2010 19:18:00 eCAST Settlement Corporation, assignee of,  
Associates National Bank, P.O. Box 35480, Newark, NJ 07193-5480  
3884698 EDI: ECAST.COM Apr 05 2010 19:18:00 eCAST Settlement Corporation, assignee of,  
Citibank USA NA, P.O. Box 35480, Newark, NJ 07193-5480

TOTAL: 18

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*  
3812486\* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 21126,  
PHILADELPHIA PA 19114-0326  
(address filed with court: Internal Revenue Service, P.O. Box 21126, Philadelphia, PA 19114)  
3891058\* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 21126,  
PHILADELPHIA PA 19114-0326  
(address filed with court: Internal Revenue Service, P.O. Box 21126, Philadelphia, PA 19114)  
TOTALS: 0, \* 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Apr 07, 2010

Signature:

